

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jose M. Melendez  
Teresa Melendez  
Debtors

Case No. 15-02580-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 309A

Page 1 of 3  
Total Noticed: 47

Date Rcvd: Oct 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2017.

db/jdb +Jose M. Melendez, Teresa Melendez, 1236 Rural Court, Stroudsburg, PA 18360-7496  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Peter J Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, 707 Grant Street,  
Pittsburgh, PA 15219-1908  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,  
Honesdale, PA 18431-1925  
cr +Ditech Financial LLC FKA Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
4711631 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4659979 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
4679609 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
4659974 +Melendez Jose M, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4659975 +Melendez Teresa, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4679806 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011  
4660009 National Penn Bank, Philadelphia & Read, Boyertown, PA 19512  
4659986 +National Penn Bank, 645 Hamilton Street Ste 700, Allentown, PA 18101-2196  
4661646 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4659989 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
4659988 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Oct 20 2017 18:54:25 John Everett Cook,  
2309 MacArthur Road, Whitehall, PA 18052  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Oct 20 2017 18:54:46 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +E-mail/Text: bankruptcy.bnc@ditech.com Oct 20 2017 18:54:37 Ditech Financial LLC,  
PO Box 0049, Palatine, IL 60055-0001  
4697035 EDI: BECKLEE.COM Oct 20 2017 18:53:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4705691 EDI: BECKLEE.COM Oct 20 2017 18:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4659977 +EDI: AMEREXPR.COM Oct 20 2017 18:53:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
4659978 EDI: BANKAMER.COM Oct 20 2017 18:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
4659980 +EDI: CHASE.COM Oct 20 2017 18:53:00 Chase Card, 201 N. Walnut St//del-1027,  
Wilmington, DE 19801-2920  
4659981 +EDI: CITICORP.COM Oct 20 2017 18:53:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241  
4661841 EDI: DISCOVER.COM Oct 20 2017 18:53:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4659983 +EDI: DISCOVER.COM Oct 20 2017 18:53:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4682849 E-mail/Text: bankruptcy.bnc@ditech.com Oct 20 2017 18:54:37 Green Tree Servicing LLC,  
PO BOX 6154, Rapid City, SD 57709-6154  
4659985 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 20 2017 18:54:37 Green Tree Servicing L,  
Po Box 6172, Rapid City, SD 57709-6172  
4682850 E-mail/Text: bankruptcy.bnc@ditech.com Oct 20 2017 18:54:37 Green Tree Servicing LLC,  
PO BOX 0049, Palatine, IL 60055-0049  
4685669 EDI: CAUT.COM Oct 20 2017 18:53:00 JPMorgan Chase Bank N.A.,  
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
4680047 +EDI: MID8.COM Oct 20 2017 18:53:00 Midland Credit Management Inc as agent for,  
Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4659987 +E-mail/Text: bankruptcies@orangela.com Oct 20 2017 18:54:31 Orange Lake Country Cl,  
8505 W Irlo Bronson Hwy, Kissimmee, FL 34747-8201  
4700949 EDI: PRA.COM Oct 20 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4659991 +EDI: SEARS.COM Oct 20 2017 18:53:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
4659990 +EDI: SEARS.COM Oct 20 2017 18:53:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
4659992 +EDI: RMSC.COM Oct 20 2017 18:53:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
4659993 +EDI: RMSC.COM Oct 20 2017 18:53:00 Synch/tjx Cos, Po Box 965005, Orlando, FL 32896-5005  
4697837 +E-mail/Text: bncmail@w-legal.com Oct 20 2017 18:54:49 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4659994 +EDI: WTRNBANK.COM Oct 20 2017 18:53:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
4659982 E-mail/Text: creditreconciliation@peoples.com Oct 20 2017 18:54:47 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604  
4659984 EDI: USBANKARS.COM Oct 20 2017 18:53:00 Elan Financial Service, 777 E Wisconsin Ave,  
Milwaukee, WI 53202  
4659995 +EDI: CITICORP.COM Oct 20 2017 18:53:00 Unvl/citi, Po Box 6241,  
Sioux Falls, SD 57117-6241  
4659996 +EDI: WFFC.COM Oct 20 2017 18:53:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4713782 +EDI: WFFC.COM Oct 20 2017 18:53:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
4692076 EDI: ECAST.COM Oct 20 2017 18:53:00 eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4660000\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
4660001\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
4660002\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
4660003\* +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
4660004\* +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
4660006\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
4660008\* +Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172  
4659999\* +Law Offices of Everett Cook PC, 2747 MacArthur Road, Whitehall, PA 18052-3632  
4659997\* +Melendez Jose M, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4659998\* +Melendez Teresa, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4660010\* +Orange Lake Country Cl, 8505 W Irlo Bronson Hwy, Kissimmee, FL 34747-8201  
4680203\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4660011\* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
4660012\* +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
4660014\* +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
4660013\* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
4660015\* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
4660016\* +Syncb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005  
4660017\* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
4660005\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604)  
4660007\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202)  
4660018\* +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241  
4660019\* +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
4713783\* +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
4659976 ##+Law Offices of Everett Cook PC, 2747 MacArthur Road, Whitehall, PA 18052-3632  
TOTALS: 0, \* 25, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
John Everett Cook on behalf of Debtor 1 Jose M. Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John Everett Cook on behalf of Debtor 2 Teresa Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John Everett Cook on behalf of Plaintiff Jose M. Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John Everett Cook on behalf of Plaintiff Teresa Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Jose M. Melendez</b>	Social Security number or ITIN	<b>xxx-xx-9457</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Teresa Melendez</b>	Social Security number or ITIN	<b>xxx-xx-2521</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 June 17, 2015</b>
Case number:	<b>5:15-bk-02580-JJT</b>	Date case converted to chapter	<b>7 October 11, 2017</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose M. Melendez	Teresa Melendez
2. All other names used in the last 8 years	aka Jose Melendez	
3. Address	1236 Rural Court Stroudsburg, PA 18360	1236 Rural Court Stroudsburg, PA 18360
4. Debtor's attorney Name and address	John Everett Cook 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: <a href="mailto:bankruptcy@everettcooklaw.com">bankruptcy@everettcooklaw.com</a>
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: <a href="mailto:pa36@ecfbis.com">pa36@ecfbis.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: October 20, 2017
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 6, 2017 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Council Chambers, 2nd Floor,          Borough Municipal Building, 700          Sarah Street, Stroudsburg, PA          18360</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: February 4, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	